



## **Medicare Recipients: Beware of Scam Artists Selling Medicare Prescription Drug Coverage**

The federal government has started a new Medicare Prescription Drug coverage benefit for Medicare beneficiaries. Private insurance companies, whose plans have been approved by Medicare, are selling these new Medicare Prescription Drug Plans (also called PDPs). Enrollment for the program, which began on January 1st, is underway. Insurance agents are selling this product to Medicare beneficiaries. There are millions of people on Medicare eligible for the program and there is a lot of sales activity going on between now and May 15 (the end of the open enrollment period). We are concerned that scam artists will try to take advantage of the situation and try to steal your money.

Here are some tips to avoid becoming the victim of a scam artist:

- Beware of door-to-door salesmen. Agents cannot solicit business at your home without an appointment. Don't let them into your home.
- Check with your state's insurance department (available through [http://www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)) to make sure the salesman is licensed as an agent.
- Do not give out personal information, such as Social Security, bank account numbers or credit card numbers to anyone you have not verified is a licensed agent. People are not allowed to request such personal information in their marketing activities and cannot ask for payment over the internet.\* They must send you a bill. Once you decide to purchase a plan and have verified that the agent is licensed, you may give the agent personal information to assist in enrollment and billing.
- Verify that the plan is an approved Medicare plan. All of the approved plans are available at [www.medicare.gov](http://www.medicare.gov) or you can call 1-800-MEDICARE.
- If you suspect fraud, call the U.S. Department of Health and Human Services Inspector General at 1-800-HHS-TIPS.
- Contact your local State Health Insurance Assistance Program (contact information available through <http://www.medicare.gov/contacts/static/allStateContacts.asp>) if you have any questions at all.

To avoid being a victim, verify before you buy.

\* If you sign-up for a plan through the Medicare.gov website, you will need to provide your Medicare number.